

To: Benjamin A. Costa(trademark@rcjlawgroup.com)
Subject: U.S. Trademark Application Serial No. 97184776 - WORLD ID
Sent: January 24, 2023 05:08:18 PM EST
Sent As: tmng.notices@uspto.gov

Attachments

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United States Patent and Trademark Office (USPTO)
Office Action (Official Letter) About Applicant's Trademark Application

U.S. Application Serial No. 97184776

Mark: WORLD ID

Correspondence Address:

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#7550
Covina CA 91723 UNITED STATES

Applicant: Tools for Humanity Corp.

Reference/Docket No. N/A

Correspondence Email Address: trademark@rcjlawgroup.com

FINAL OFFICE ACTION

Response deadline. File a request for reconsideration of this final Office action and/or a timely appeal to the Trademark Trial and Appeal Board (TTAB) within three months of the “Issue date” below to avoid [abandonment](#) of the application. Review the Office action and respond using one of the links below to the appropriate electronic forms in the “How to respond” section below.

Request an extension. For a fee, applicant may [request one three-month extension](#) of the response deadline prior to filing a response and/or an appeal. The request must be filed within three months of the “Issue date” below. If the extension request is granted, the USPTO must receive applicant's response and/or appeal within six months of the “Issue date” to avoid abandonment of the application.

Issue date: January 24, 2023

INTRODUCTION

This Office action is in response to applicant’s communication filed on December 26, 2022.

In a previous Office action dated June 30, 2022, the trademark examining attorney refused registration of the applied-for mark based on the following: Trademark Act Section 2(e)(1) - Descriptiveness Refusal. In addition, applicant was required to satisfy the following requirements: (1) amend the identification of goods and services, and (2) provide a valid domicile.

Based on applicant’s response, the trademark examining attorney notes that the following requirements have been satisfied: (1) definite amended identification provided and (2) valid domicile provided. *See* TMEP §§713.02, 714.04.

Further, the trademark examining attorney maintains and now makes FINAL the refusal in the summary of issues below. *See* 37 C.F.R. §2.63(b); TMEP §714.04.

SUMMARY OF ISSUES MADE FINAL that applicant must address:

- Section 2(e)(1) - Descriptiveness Refusal

SECTION 2(e)(1) – DESCRIPTIVENESS REFUSAL

Registration is refused because the applied-for mark merely describes a feature of applicant’s goods and services. Trademark Act Section 2(e)(1), 15 U.S.C. §1052(e)(1); *see* TMEP §§1209.01(b), 1209.03 *et seq.*

A mark is merely descriptive if it describes an ingredient, quality, characteristic, function, feature, purpose, or use of an applicant’s goods and services. TMEP §1209.01(b); *see, e.g., In re TriVita, Inc.*, 783 F.3d 872, 874, 114 USPQ2d 1574, 1575 (Fed. Cir. 2015) (quoting *In re Oppedahl & Larson LLP*, 373 F.3d 1171, 1173, 71 USPQ2d 1370, 1371 (Fed. Cir. 2004)); *In re Steelbuilding.com*, 415 F.3d 1293, 1297, 75 USPQ2d 1420, 1421 (Fed. Cir. 2005) (citing *Estate of P.D. Beckwith, Inc. v. Comm’r of Patents*, 252 U.S. 538, 543 (1920)).

Generally, if the individual components of a mark retain their descriptive meaning in relation to the goods and services, the combination results in a composite mark that is itself descriptive and not registrable. *In re Fat Boys Water Sports LLC*, 118 USPQ2d 1511, 1516 (TTAB 2016) (citing *In re Tower Tech, Inc.*, 64 USPQ2d 1314, 1317-18 (TTAB 2002)); TMEP §1209.03(d); *see, e.g., In re*

Cannon Safe, Inc., 116 USPQ2d 1348, 1351 (TTAB 2015) (holding SMART SERIES merely descriptive of metal gun safes); *In re King Koil Licensing Co.*, 79 USPQ2d 1048, 1052 (TTAB 2006) (holding THE BREATHABLE MATTRESS merely descriptive of beds, mattresses, box springs, and pillows).

Only where the combination of descriptive terms creates a unitary mark with a unique, incongruous, or otherwise non-descriptive meaning in relation to the goods and services is the combined mark registrable. See *In re Colonial Stores, Inc.*, 394 F.2d 549, 551, 157 USPQ 382, 384 (C.C.P.A. 1968); *In re Positec Grp. Ltd.*, 108 USPQ2d 1161, 1162-63 (TTAB 2013).

In this case, both the individual components and the composite result are descriptive of applicant's goods and services and do not create a unique, incongruous, or non-descriptive meaning in relation to the goods and services. Specifically, applicant seeks registration of the applied-for mark in association with:

"Downloadable computer application software for blockchain-based platforms, namely, software platforms for distributed applications and software using a consensus engine incorporating blockchain technology for securing data with cryptographic information; Downloadable computer software for connecting users to third party cryptocurrency services; Downloadable computer software for connecting users to third party identity verification services; Downloadable user identity authentication and verification software; Downloadable user identity authentication and verification software for purposes of uniqueness verification, proof-of-personhood, Self-sovereign identity (SSI), Sybil-resistant consensus for human identification, identity verification, cryptocurrency wallet creation, cryptocurrency deposit, and assisting users in complying with associated regulatory requirements; Computers and electronic devices for user identity authentication and verification; Computers and electronic devices for user identity authentication and verification for purposes of uniqueness verification, proof-of-personhood, Self-sovereign identity (SSI), Sybil-resistant consensus for human identification, identity verification, cryptocurrency wallet creation, cryptocurrency deposit, and assisting users in complying with associated regulatory requirements; Identification equipment for individuals, namely, optical apparatus and instrumentation for recording and processing sound, images, and data; Identification equipment for individuals, namely, optical apparatus and instrumentation for recording and processing sound, images, and data for purposes of uniqueness verification, proof-of-personhood, Self-sovereign identity (SSI), Sybil-resistant consensus for human identification, identity verification, identity verification, cryptocurrency wallet creation, cryptocurrency deposit, and assisting users in complying with associated regulatory requirements; Computers and electronic devices for the dispensing cryptocurrency and generating cryptocurrency wallets, and recorded and downloadable computer software for operating such devices; Data terminals, namely, mobile data terminals, handheld terminals, countertop terminals, portable terminals; Point of sale terminals; Electronic biometric identification data records," in International Class 009;

"Providing on-line non-downloadable computer software and a website for connecting users to third party cryptocurrency services; Providing on-line non-downloadable computer software and a website featuring technology for connecting users to third party identity verification services; Providing on-line non-downloadable computer software for payment authentication and secure transaction verification; Providing on-line non-downloadable computer software for user identity authentication and verification; Providing on-line non-downloadable computer software for user identity authentication and verification for purposes of uniqueness verification, proof-of-personhood, Self-sovereign identity (SSI), Sybil-resistant consensus for human identification, identity verification, identity verification, cryptocurrency wallet creation, cryptocurrency deposit, and assisting users in complying with

associated regulatory requirements," in International Class 042.

As previously noted, "[t]he world refers to all of the people who live on this planet." See previously attached evidence from Collinsdictionary.com. The wording "**ID**" is short for "*identification*," and describes the function of applicant's software applications, which is "*identity* authentication and verification software." See previously attached Internet evidence from Merriam-Webster.com. Therefore, the wording "**WORLD ID**" refers to the scope of applicant's intended users for its "identification software." A mark that describes an intended user or group of users of a product or service is merely descriptive. *E.g., In re Planalytics, Inc.*, 70 USPQ2d 1453 (TTAB 2004) (holding GASBUYER merely descriptive of intended user of risk management services in the field of pricing and purchasing natural gas); *In re Camel Mfg. Co.*, 222 USPQ 1031 (TTAB 1984) (holding MOUNTAIN CAMPER merely descriptive of intended users of retail and mail order services in the field of outdoor equipment and apparel); *see* TMEP §1209.03(i).

With respect to the wording "ID", terms that describe the function or purpose of a product or service may be merely descriptive. TMEP §1209.03(p); *see, e.g., In re Hunter Fan Co.*, 78 USPQ2d 1474, 1477 (TTAB 2006) (holding ERGONOMIC merely descriptive of ceiling fans); *In re Wallyball, Inc.*, 222 USPQ 87, 89 (TTAB 1984) (holding WALLYBALL merely descriptive of sports clothing and game equipment); *In re Orleans Wines, Ltd.*, 196 USPQ 516, 517 (TTAB 1977) (holding BREADSPRED merely descriptive of jams and jellies).

Thus, here the individual descriptive words in this applied-for mark retain their descriptive nature when they are used together here, as they describe the worldwide use of applicant's software application for identity authentication. Accordingly, registration is refused under Section 2(e)(1).

Applicant's Arguments against the Refusal are Unpersuasive

Applicant asserts that the wording in the mark is not "100% descriptive," which means the mark as a whole is not descriptive. The trademark examining attorney disagrees with applicant's premise based on the cited treatise. It is well established that "[w]hether consumers could guess what the product [or service] is from consideration of the mark alone is not the test." *In re Am. Greetings Corp.*, 226 USPQ 365, 366 (TTAB 1985). The question is not whether someone presented only with the mark could guess what the goods or services are, but "whether someone who knows what the goods and services are will understand the mark to convey information about them." *DuoProSS Meditech Corp. v. Inviro Med. Devices, Ltd.*, 695 F.3d 1247, 1254, 103 USPQ2d 1753, 1757 (Fed. Cir. 2012) (quoting *In re Tower Tech, Inc.*, 64 USPQ2d 1314, 1316-17 (TTAB 2002)); *In re Mueller Sports. Med., Inc.*, 126 USPQ2d 1584, 1587 (TTAB 2018). In the present case, a consumer would immediately understand that applicant offers a software application for worldwide use. Applicant asserts no other interpretation for this wording.

Applicant asserts that the wording in the mark is so broad and weak that it cannot be descriptive of anything. Then, the applicant acknowledges the descriptive meaning by stating that "the term **WORLD** may be used in connection with any good or service that is *global* in nature, or that is offered to a *global* audience" (emphasis added). Thus, applicant's very argument acknowledges that the wording "**WORLD**" would be perceived as merely describing goods and services as "global" in nature. TMEP §1209.03(o) specifically states:

The terms "NATIONAL" and "INTERNATIONAL" have been held to be merely

descriptive of services that are nationwide or international in scope. See *In re Chamber of Commerce of the U.S.*, 675 F.3d 1297, 102 USPQ2d 1217 (Fed. Cir. 2012) (NATIONAL CHAMBER merely descriptive of nationwide online directory services featuring information regarding local and state chambers of commerce and business and regulatory data analysis services for nationally promoting the interests of businesspersons or industry); *In re Institutional Investor, Inc.*, 229 USPQ 614 (TTAB 1986) (INTERNATIONAL BANKING INSTITUTE for organizing seminars for bank leaders of major countries held incapable); *In re Billfish Int'l Corp.*, 229 USPQ 152 (TTAB 1986) (BILLFISH INTERNATIONAL CORPORATION merely descriptive of corporation involved with billfish on an international scale); *In re Nat'l Rent A Fence, Inc.*, 220 USPQ 479 (TTAB 1983) (NATIONAL RENT A FENCE merely descriptive of nationwide fence rental services); *BankAmerica Corp. v. Int'l Travelers Cheque Co.*, 205 USPQ 1233 (TTAB 1979) (INTERNATIONAL TRAVELERS CHEQUE merely descriptive of financial consulting services that are international in scope); *Nat'l Fid. Life Ins. v. Nat'l Ins. Trust*, 199 USPQ 691 (TTAB 1978) (NATIONAL INSURANCE TRUST merely descriptive of services of handling administrative matters in locating suitable insurance coverage for attorneys); *Jefferson Bankshares Inc. v. Jefferson Sav. Bank*, 14 USPQ2d 1443, 1447 (W.D. Va. 1989) (NATIONAL BANK merely descriptive of banking services); *Nat'l Auto. Club v. Nat'l Auto Club, Inc.*, 365 F. Supp. 879, 180 USPQ 777 (S.D.N.Y. 1973), *aff'd*, 502 F.2d 1162 (2d Cir. 1974) (NATIONAL merely descriptive of auto club services).

The terms "GLOBAL" and "WORLDWIDE" are also considered to be merely descriptive of services that are global or worldwide in scope.

Note: A map of the world or a depiction of a globe generally is not considered the pictorial equivalent of the terms "INTERNATIONAL," "GLOBAL," or "WORLDWIDE."

(emphasis added).

Despite the applicant's argument that wording "**WORLD**" does not tell applicant anything about the goods, all of the evidence in this case is clearly to the contrary.

Applicant avers that the wording "**ID**" has other meanings such as the abbreviation for the Latin wording "**ID EST**". Yet, descriptiveness is considered in relation to the relevant goods and services. *DuoProSS Meditech Corp. v. Inviro Med. Devices, Ltd.*, 695 F.3d 1247, 1254, 103 USPQ2d 1753, 1757 (Fed. Cir. 2012). "That a term may have other meanings in different contexts is not controlling." *Robinson v. Hot Grabba Leaf, LLC*, 2019 USPQ2d 149089, at *5 (TTAB 2019) (citing *In re Canine Caviar Pet Foods, Inc.*, 126 USPQ2d 1590, 1598 (TTAB 2018)); TMEP §1209.03(e). "It is well settled that so long as any one of the meanings of a term is descriptive, the term may be considered to be merely descriptive." *In re Mueller Sports Med., Inc.*, 126 USPQ2d 1584, 1590 (TTAB 2018) (quoting *In re Chopper Indus.*, 222 USPQ 258, 259 (TTAB 1984)).

Furthermore, the attached Internet evidence reveals that the wording "**WORLD**" and "**ID**" are

commonly used in association with software applications to describe their global nature and/or identification software. Websites, webpages, and dictionaries are generally competent sources for determining how the public perceives the mark in connection with applicant's goods and services. *See In re N.C. Lottery*, 866 F.3d 1363, 1367-68, 123 USPQ2d 1707, 1709-10 (Fed. Cir. 2017); *In re Nett Designs, Inc.*, 236 F.3d 1339, 1341, 57 USPQ2d 1564, 1566 (Fed. Cir. 2001) (citing *In re Bed & Breakfast Registry*, 791 F.2d 157, 160, 229 USPQ 818, 819 (Fed. Cir. 1986)); TMEP §1209.01(b).

Finally, applicant argues that any doubt regarding the mark's descriptiveness should be resolved on applicant's behalf. *E.g.*, *In re Merrill Lynch, Pierce, Fenner & Smith, Inc.*, 828 F.2d 1567, 1571, 4 USPQ2d 1141, 1144 (Fed. Cir. 1987); *In re Zuma Array Ltd.*, 2022 USPQ2d 736, at *8 (TTAB 2022) (quoting *In re Fallon*, 2020 USPQ2d 11249, at *8 (TTAB 2020)). However, in the present case, the evidence of record leaves no doubt that the mark is merely descriptive.

Applicant's mark is merely descriptive. Accordingly, registration is refused pursuant to Trademark Act Section 2(e)(1).

SUPPLEMENTAL REGISTER

Although an amendment to the Supplemental Register would normally be an appropriate response to this refusal, such a response is not appropriate in the present case. The instant application was filed under Trademark Act Section 1(b) and is not eligible for registration on the Supplemental Register until an acceptable amendment to allege use meeting the requirements of 37 C.F.R. §2.76 has been timely filed. 37 C.F.R. §2.47(d); TMEP §§816.02, 1102.03.

If applicant files an acceptable allegation of use and also amends to the Supplemental Register, the application effective filing date will be the date applicant met the minimum filing requirements under 37 C.F.R. §2.76(c) for an amendment to allege use. TMEP §§816.02, 1102.03; see 37 C.F.R. §2.75(b). In addition, the undersigned trademark examining attorney will conduct a new search of the USPTO records for conflicting marks based on the later application filing date. TMEP §§206.01, 1102.03.

Proper Response to a Final Action

Applicant must respond within six months of the date of issuance of this final Office action or the application will be abandoned. 15 U.S.C. §1062(b); 37 C.F.R. §2.65(a). Applicant may respond by providing one or both of the following:

- (1) A response [filed using the Trademark Electronic Application System \(TEAS\)](#) that fully satisfies all outstanding requirements and/or resolves all outstanding refusals; and/or
- (2) An appeal to the Trademark Trial and Appeal Board [filed using the Electronic System for Trademark Trials and Appeals \(ESTTA\)](#) with the required filing fee of \$200 per class.

37 C.F.R. §2.63(b)(1)-(2); TMEP §714.04; *see* 37 C.F.R. §2.6(a)(18); TBMP ch. 1200.

How to respond. File a [request form for reconsideration of this final Office action](#) that fully resolves all outstanding requirements and/or refusals and/or file a timely [appeal form to the Trademark Trial and Appeal Board](#) with the required fee(s). Alternatively, applicant may file a [request form for an extension of time to file a response](#) for a fee.

/Marc Davis/
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RESPONSE GUIDANCE

- **Missing the deadline for responding to this letter will cause the application to [abandon](#).** A response, appeal, or extension request must be received by the USPTO on or before 11:59 p.m. **Eastern Time** of the last day of the response deadline. Trademark Electronic Application System (TEAS) and Electronic System for Trademark Trials and Appeals (ESTTA) [system availability](#) could affect an applicant's ability to timely respond. For help resolving technical issues with TEAS, email TEAS@uspto.gov.
- **[Responses signed by an unauthorized party](#)** are not accepted and can **cause the application to [abandon](#)**. If applicant does not have an attorney, the response must be signed by the individual applicant, all joint applicants, or someone with [legal authority to bind a juristic applicant](#). If applicant has an attorney, the response must be signed by the attorney.
- If needed, **find [contact information for the supervisor](#)** of the office or unit listed in the signature block.

GTWorld

Guaranty Trust Bank

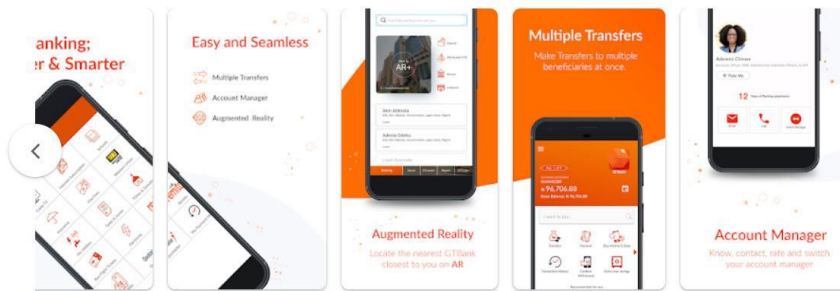
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Developer contact ▾

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Personal info, Financial info and 4 others



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 A Google user

★☆☆☆☆

October 2, 2019

It's terrible. It keeps crashing and now I can't even access my account. I have uninstalled and reinstalled it many times, still it was not fixed. I have never seen anything like this before. The worst app ever. Please I need immediate attention. I use samsung note 9. All

- 

Smarty's Orange Crush
Guaranty Trust Bank
- 

Food and Drink Rescue
Guaranty Trust Bank

other apps from other banks work perfectly fine. It's not a problem of phone, it's from this particular app. It's from GTWorld not phone or hardware. Please fix it. It's frustrating and disgusting.

66 people found this review helpful

Did you find this helpful? ☐ Yes ☐ No

Guaranty Trust Bank

October 4, 2019

Dear Uchenna, Our sincere apologies for the inconvenience. Please be informed that the issue has been fixed. Kindly update the app. For further enquiries, please send us an email on mobiledev@gtbank.com Warm regards



A Google user



★☆☆☆☆ February 5, 2020

This app was efficient until recently. It throws alert at will. It takes forever to log in, after logging in, try to transfer and it says try again later. I thing there is a bug in this app. You guys might want to push a patch or something to fix this as soon as you can. One should be able to rely on GT World app. Its becoming frustrating. The last time this app was updated was October 2019. Please do something. Thanks for your hardwork.

106 people found this review helpful

Did you find this helpful? ☐ Yes ☐ No

Guaranty Trust Bank

February 6, 2020

Dear Customer, Sorry about the inconvenience Kindly try again now. Regards



Jean E





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★★★★★

2014Nana, 03/29/2019

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Usage Data

⋮ Other Data

i Contact Info

 Identifiers

 Diagnostics

Information

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Compatibility iPhone Requires iOS 11.0 or later.	Languages English	Age Rating 17+ Infrequent/Mild Alcohol, Tobacco, or Drug Use or References Infrequent/Mild Mature/Suggestive Themes Frequent/Intense Simulated Gambling
iPad Requires iPadOS 11.0 or later.		
iPod touch Requires iOS 11.0 or later.		
Mac Requires macOS 11.0 or later and a Mac with Apple M1 chip or later.		
Copyright © 2011-2022 FlowPlay, Inc.	Price Free	In-App Purchases 1. 1000 Gems \$19.99 2. Celebrity Deals Package \$19.99 3. 150 Gems \$5.99 more

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Applications & Technology

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- Utilize data collected in the form to feed the workflow in the Viewer Portal

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Give Feedback

- Central repository storing all completed maintenance inspections for both pre- and post-

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- Convert inspections to PDF by clicking on the "convert to PDF" button
- Users capture all the required information, including taking photos live with the Mobile APP, adding comments, and even drawing on the screen as needed

Benefits

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Some compound words (like *bus rapid transit*, *dog whistle*, or *identity theft*) don't appear on the drop-down list when you type them in the search bar. For best results with compound words, place a quotation mark before the compound word in the search window.

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n.

1.
 - a. The earth, especially together with the life it supports: *a chemical found all over the world; an ecological disaster that could threaten the entire world.*
 - b. The universe: *how the ancients conceived the world.*
2.
 - a. Humankind considered as social beings; human society: *turned her back on the world.*
 - b. People as a whole; the public: *The event amazed the world.*
3. often **World** A specified part of the earth: *the Western World.*
4. A part of the earth and its inhabitants as known at a given period in history: *the ancient world.*
5. A realm or domain: *the animal world; the world of imagination.*
6.
 - a. A sphere of human activity or interest: *the world of sports.*
 - b. A class or group of people with common characteristics or pursuits: *the scientific world.*
7. A particular way of life: *the world of the homeless.*
8. All that relates to or affects the life of a person: *He saw his world collapse about him.*
9. Secular life and its concerns: *a man of the world.*
10.
 - a. Human existence; life: *brought a child into the world.*
 - b. A state of existence: *the next world.*
11. often **worlds** A large amount; much: *did her a world of good; candidates that are worlds apart on foreign policy.*
12. A celestial body such as a planet: *the possibility of life on other worlds.*

adj.

1. Of or relating to the world: *a world champion.*
2. Involving or extending throughout the entire world: *a world crisis.*

Idioms:

for all the world

In all respects; precisely: *She looked for all the world like a movie star.*

in the world

Used as an intensive: *How in the world did they manage? I never in the world would have guessed.*

out of this world

Informal

Extraordinary; superb: *The dinner was out of this world.*

the world over



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Throughout the world: *known the world over*.
world *without end*
Forever.

[Middle English, from Old English *weorold*; see **wī-ro-** in the **Appendix of Indo-European roots**.]

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Indo-European Roots

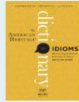
Semitic Roots

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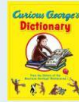
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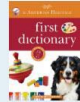
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The Usage Panel is a group of nearly 200 prominent scholars, creative writers, journalists, diplomats, and others in occupations requiring mastery of language. Annual surveys have gauged the acceptability of particular usages and grammatical constructions.

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APP

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abbr.

amyloid precursor protein

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app (ăp)

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n.

A computer application.

[Short for APPLICATION.]

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	ON	UPDATE PROCESSES SEAMLESSLY	HOLISTIC INVESTIGATION VIEW	ADVERSE MEDIA CHECKS	DYNAMIC COLLECTION	CUSTOM USER FLOW	VERIFICATION LIBRARY	API TRIGGERS	CUSTOM ASSIGNMENT RULES	NEW USER ONBOARDING	BUSINESS OWNER SUPPORT
AML	INSTANT AGE VERIFICATION	UN-SILOED REVIEW PROCESS	SOCIAL MEDIA REPORT	DOC VERIFICATION	ACCOUNT TAKEOVER PROTECTION		DATA ENRICHMENT	CONFIGURABLE AGENT CHECKLISTS	CONSOLIDATE RISK SIGNALS	FLEXIBLE DOCUMENT COLLECTION	

	REGULATED DATA PRIVACY	CONTINUOUS LIFECYCLE MONITORING	OPTIMAL RISK TOLERANCE	NO-CODE WORKFLOWS	CUSTOM INTEGRATIONS	USER SEGMENTATION	WATCHLIST REPORTS	THIRD-PARTY MACRO EMPOWERMENT	IDENTIFY FRAUD RINGS	AUTOMATI ENGINE
	IDENTIFY REPEAT OFFENDERS	DENY KNOWN FRAUDSTERS	SURFACE EDGE CASES	KYB-KYC LIFECYCLE	VERIFY BUSINESSES AND UBOS	CUSTOM KYB FLOW	REAL-TIME SCREENING	AUTOMATIC AUDIT LOGS		CENTRAL HUB

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Tackle your biggest identity challenges, painlessly



Convert more users

Minimize friction for good users while deterring bad actors by dynamically adjusting how much



Identify more fraudsters

Make better decisions by consolidating risk signals from both



Orchestrate user identity

Automate all your identity processes within Persona. Follow



Securely control and manage PII

Securely store PII to your requirements with Persona. Your

friction each user experiences.

Persona and third parties in one place. Streamline fraud investigations with a custom hub and intuitive link analysis.

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Mix and match building blocks to design your ideal end-to-end identity flow that converts more users, streamlines operations, and fights fraud.

DYNAMIC FLOW

Maximize conversion, minimize fraud

Create custom-branded identity verification flows that dynamically adjust to users' risk signals to convert more good users while deterring bad actors.



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VERIFY SECURELY

ENRICH INSTANTLY

AUTOMATE OPERATIONS

INVESTIGATE HOLISTICALLY

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REVERIFY
CONTINUOUSLY

DETECT
FRAUD RINGS

INTEGRATE
YOUR STACK



Document Reader SDK

From Scan to Approval in Seconds

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Fast and Reliable Document Verification

Regula Document Reader SDK is a standalone software product that helps organize an enhanced ID verification process on any platform - mobile, web, or even on passport readers - to detect and fight fraud at early stages. It fully automates reading and verification of personal data in passports, ID cards, driver's licenses, visas, and other identity documents.

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Authentication of Identity Documents



Document



Image quality



MRZ

capture

Get an ideal image with advanced document capture capabilities. Regula Document Reader SDK technology improves ID verification results with image preprocessing techniques no matter how IDs are captured: with mobile devices, web cameras, or passport readers.

assessment

Avoid image deficiencies in both mobile and web. Regula Document Reader SDK automatically preprocesses document image, applying quality assessment techniques to streamline document authentication and verification results.

reading

Find, read, and verify machine-readable zones (MRZs) in various IDs. Regula MRZ reading technology automatically reads the MRZ lines, dividing them into separate fields, and validates MRZs with all the data they contain in accordance with ICAO 9303 and ISO 18013



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ID Verification, Validation, and Authentication – What's the Difference?

December 3, 2022

Not all identity verification is created equally. Many businesses think they are performing age verification, when the hardware and software they are using is not actually equipped to detect suspicious IDs. More than 46% of college students say they've used a fake ID to get

past age restrictions. And today's fake IDs can be imperceptible to the naked eye. **So, what level of ID verification are you performing at your business?**

What is ID Scanning?

ID scanning simply means an ID was digitally scanned. As there are hundreds of scanners on the market today, there is wide variance in scanning accuracy and fake ID detection.

ID scanning does not necessarily include any level of verification or authentication. In many cases, the scanning software is simply calculating if the birth and expiration dates indicate that a given individual is of age, and that their ID is not expired. There are no requirements for embedded security features.



ID Scanning Considerations

- Hardware capabilities. Low quality hardware will be less capable of detecting fake IDs.
- Sophistication of 2D barcode parsing algorithm.
- Breadth of IDs you need to verify on a daily basis. Large states with lots of ID holders have often been seen by algorithms more frequently, and thusly fakes are detected more readily.
- Third party integrations. If you have a POS system or database, you will want scanning software that integrates, especially if you have PII retention requirements.
- Staff training
- State-level compliance requirements.

What is 2D Barcode Security?

At IDScan.net our AI performs more than 75 algorithmic security checks on the 2D barcode (PDF417) during digital scanning.

These are essentially what could be called “easter egg checks.” Most ID formats have some intentional quirks or known consistencies. This might be something as simple as “for all Nebraska IDs, the ID number always starts with an A or a Q.” These are validation points that our algorithms have identified over our 15+ years scanning IDs, and so we’ve built them into our 2D barcode security checks to help catch some fake IDs.

2D barcode security checks can be done using all ID scanners, including [mobile phones](#).

Data from the ID can also be parsed into your database, CRM, or POS at this stage.

Low quality fake IDs are often unable to pass barcode security. So this is a great base for age verification and fake detection. When tested against a library of known fakes, more than half failed this stage of verification.

For an additional layer of ID verification, some scanners can compare the data contained in the barcode with the data on the front of the ID, using optical character recognition.

Best-in-Class 2D Barcode Security

- Scans the 2D barcode in 1 second or less
- Can check against all parseable fields stored inside the 2D barcode
- Can scan and parse all US and Canadian IDs and drivers licenses
- Can scan and parse all passport and passport ID MRZs
- Performs algorithmic checks against common 2D barcode errors and



What is ID Authentication?

Authentication is the most stringent stage of ID verification, which requires specialty hardware. A phone, or low end scanner, will not be equipped with the type of camera or lighting required to truly put an ID through its paces.

At this stage, every aspect of the ID will be examined using powerful cameras. The ID will be checked against hologram and watermark libraries. It will be scanned using white, infrared and UV light. It will also undergo an additional series of algorithmic checks which look for variances in spelling, spacing, and

ID design versus known standards. Six images of the ID are simultaneously compared.

Because of the rigor of authentication, reading and returning results for each ID can take up to 10 seconds. This time is variable depending on the scanner, as well as the processing power of the computer that is being used to run the authentication software.

ID authentication can be performed concurrently with 2D barcode security checks and ID parsing. Authentication provides the highest degree of fake detection and accurately catches up to 95% of suspicious IDs. Even the best fake ID manufacturers have difficulty passing the hundreds of checks that are done in the authentication stage.



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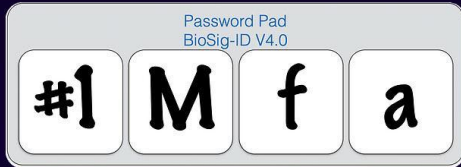
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A patented biometric identity authentication solution that controls access to files and information through MFA in one product. It works on all devices using HTML5.

- Requires no hardware or software downloads and authenticates users with a four-character password.
- Blends amazing biometric technology with the password format users

USPTO Patents

- Provides real-time warning of potential data crimes in progress.



the use of a finger, stylus or mouse.

Our advanced algorithms look at the speed, direction, rhythm, sequence, and duration that it takes to enter the password, and compares it to a reference for authentication.

The PIN variation, with four input cells, has over 192 billion possible combinations... that means that only



Advanced MFA

Meets all
factors in

This factor relies on behavioral biometrics. The user's mind and thoughts are the "am", which can't be stolen.

This factor is met by knowing the password, or symbols used to generate the credentials.

This factor is met using an ubiquitous personal device like cellphone, computer, or like device.

This factor is met by reproducing the credentials by writing, or gesturing them as only one user can do.



ID verification

ID verification

A seamless solution for onboarding any number of users worldwide, powered by a verification engine that supports IDs from 220+ countries and territories

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Protect your business from identity fraud.



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Sumsub uses machine learning with support for 6500 document types

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Reach the highest pass rates worldwide

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screenshots from passing through the verification system.

- **Check submitted images.** Detect traces of digital forgery to rule out images fabricated through graphic editing software.
- **Ensure document integrity.** Deny fake IDs with automated security features check.




Onboard users effortlessly

- **Assisted image capture.** Thanks to machine learning-based hints and capture assistance, users provide suitable document photos right off the bat.
- **Instant ID pre-check.** If a document is uploaded improperly, the system immediately offers the user a chance to reupload, reducing the time and effort required to complete the onboarding process.

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IDENTITY AUTHENTICATION

Fraud Prevention via Identity Authentication

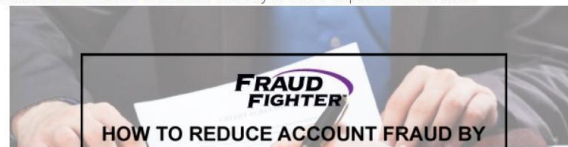


Identity Authentication Overview

The world is in the throes of an identity theft epidemic. Mass data breaches by tech-savvy individuals and organized criminal groups has led to consecutive periods of year-over-year double-digit growth in the losses experienced by organizations resulting from fraudulent use of stolen identities.

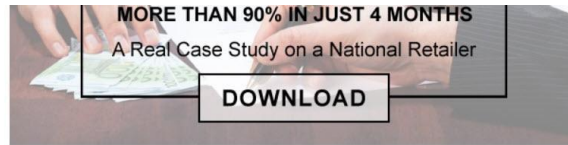
For many reasons, public facing organizations must concern themselves with ensuring that they know who their customer is. Whether to maintain compliance with regulations such as the Red Flag Rules associated with the Bank Secrecy Act, or to protect the assets and properties that may be accessed using a victim's personally identifying information, the need to authenticate individual identity is more important than ever.

Consumers want to transact with your company quickly and efficiently, with minimum trouble, from anywhere they may be. For most companies that provide high trust services and products, the challenge lies in accommodating this customer demand for convenience while still maintaining compliance and



minimizing the risk of losses that may result from fraud.

When a customer presents identification – a driver license, a state-issued ID, a passport, a military ID, or similar– it is up to the recipient organization to determine whether or not the given identification is genuine. It will become of increasingly great importance to organizations that they be able to conduct this task efficiently and effectively regardless of where the customer may be attempting to conduct their transactions.



In-Person Point of Transaction Identity Authentication

The most direct and easy way to authenticate a person's identity is to authenticate their identity credential document to make sure that it is not a forgery.

When that person is right there at the checkout counter or teller window, the process is fairly straightforward. FraudFighter supplies two types of authentication device to be used in this situation:

- ✔ Ultraviolet detectors for manual authentication
- ✔ PALIDIN + forensic document scanners for automated authentication



Choosing the correct product is a matter of evaluating potential exposure and considering your business use-case to determine which is the best fit.

Online and Mobile Transaction Identity Authentication



The great challenge now facing organizations is how to conduct identity authentication when the client is not at your location. Shopping. Banking. Accessing government services, existing accounts, or medical benefits. All can be conducted via web-based browsers, or – increasingly more common – via mobile applications.

How can organizations ensure that they know who their customer is in these circumstances?

FraudFighter believes that the answer must still lay in the authentication of the government-issued identity credential document. For this reason, FraudFighter has partnered with some of the leading global companies in development of a suite of mobile solutions - PALIDIN (Durendal) - that allows for the remote authentication of ID documents regardless of where the client may be when they transact with you.

Credentialing Your Constituents

For many organizations, the business case justifies a procedure that allows for the repeated authentication of clients through simple, automated processes.

FraudFighter's **PALIDIN** solution is designed to help you build and manage just such an ability.

PALIDIN can be the primary identity management tool for an organization. The **PALIDIN** process involves "credentialing" your constituents - whether they be customers, members, employees, or other. The first step lies in establishing your trust in this individual's identity. **PALIDIN** enables this through a two-phase process that involves, first, authenticating their government-issued identity document, then, performing a facial match of the live individual against the image on the identity document.



This, then, allows an organization to begin transitioning the individual into becoming a "trusted identity" - a term that means, generally, that "we believe you are the person you claim to be and that we can assertively verify you no matter what channel you are using to deal with us."

It would not be prudent, however, to believe that every time a client interacts with an organization, that they should be required to undergo an ID document authentication. This could be costly, time-consuming, and create friction in transactional environments.

Instead, **PALIDIN** allows clients to mix and match various different multi-modal active and passive identification services - such as behavioral biometrics, behavioral analysis, physical biometrics, and more - to ultimately move the individual into the "trusted identity" category.

In this way, your authenticated clients can be identified when conducting transactions - in many cases without having to say or do anything - a step that can be achieved fairly simply regardless of where they may be.

IDENTITY AUTHENTICATION PRODUCTS



UV-16



UV-16P

Manual Identity Authentication Products

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- ✓ UV-16P
- ✓ POS-15

UV-16



UV-16P



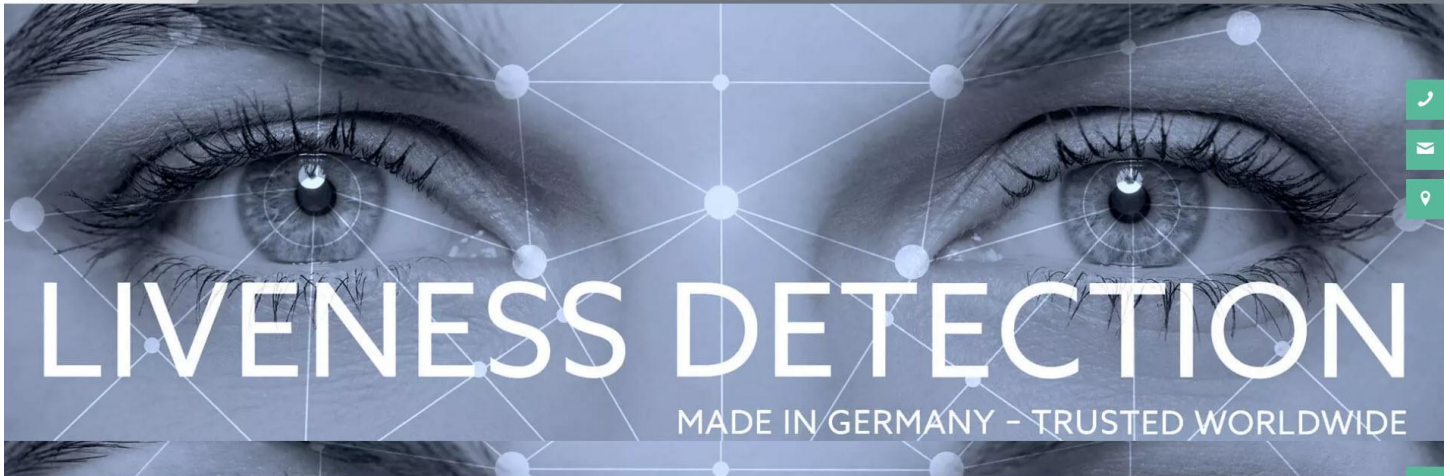
Pro Penlight

✓ Pro Penlight

✓ HH-4

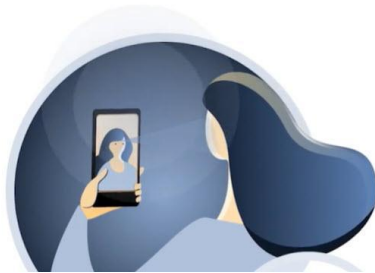
✓ UV-4

These manual ID document authentication products utilize long-wave Ultraviolet light (UV). UV light causes invisible fluorescent security



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Face Recognition & Liveness Detection

Biometric Authentication Software

Trusted by solution providers worldwide, the BioID Web Service offers industry-leading liveness detection and facial recognition software. Made in Germany, our proprietary biometric authentication service is GDPR compliant. It strengthens identity verification around the world with reliable, device-independent anti-spoofing. BioID liveness detection is compliant with ISO/IEC 30107-3. Our APIs enable seamless implementation and user experience, requiring nothing more than





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-id ¹

suff.

1. One belonging to a specified dynastic line: *Abbasid*.
2.
 - a. Meteor associated with or appearing to radiate from a specified constellation or comet: *Perseid*.
 - b. Member of a class of stars typified by a certain star in a specified constellation: *Cepheid*.
3. Organism belonging to a specified taxonomic group, often a family having a name ending in *-idae* according to taxonomic principles or a class or other taxon having a name ending in *-idae*: *cichlid*, *magnoliid*.

[Latin *-idēs*, from Greek, patronymic suffix. Senses 2 and 3, from New Latin *-idae*, from plural of Latin *-idēs*.]

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ID ¹ (ɪˈdɪ) Informal

n.

A form of identification, especially an ID card.

tr.v. **ID'ed**, **ID'ing**, **ID's**

To check the identification of, especially in order to verify legal age; card: *The bouncer ID'ed everyone who looked younger than 30.*

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-id ²

suff.

Body; particle: *chromatid*.

[Latin *-is*, *-id-*, feminine patronymic suff., from Greek.]

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ID ²

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abbr.

1. also **Id.** Idaho
2. identification
3.
 - a. inner diameter
 - b. inside diameter
 - c. internal diameter
4. Intelligence Department
5. intelligent design

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'Id (ed)

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n.

Variant of Eid.

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id.

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abbr.

idem

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id (id)

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n.

In psychoanalytic theory, the division of the psyche that is totally unconscious and serves as the source of instinctual impulses and demands for immediate satisfaction of primitive needs.

[New Latin (translation of German *Es*, a special use of *es*, it, as a psychoanalytic term), from Latin, it; see **it** in the Appendix of Indo-European roots.]

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